

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Titus Andrew Huyghue  
Debtor

Case No. 17-03723-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 17

Date Rcvd: Dec 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2017.

db  
4966396 +Titus Andrew Huyghue, 2709 S Queen St., York, PA 17403-9718  
+Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,  
Saint Louis MO 63179-0040  
4966390 Department of Revenue, 1 Revenue Place, Harrisburg PA 17129-0001  
4966401 +PayPal Credit, P.O. Box 5018, Lutherville Timonium MD 21094-5018  
4966402 +Real Time Resolutions, 4909 Savarese Cir, Tampa FL 33634-2413  
4966388 +York Adams Tax Claim Bureau, PO BOX 15627, York PA 17405-0156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4966391 +EDI: BANKAMER.COM Dec 22 2017 18:48:00 Bank of America, Nc4-105-03-14, Po Box 26012,  
Greensboro NC 27420-6012  
4966393 EDI: CAPITALONE.COM Dec 22 2017 18:48:00 Capital One, 15000 Capital One Dr,  
Richmond VA 23238  
4966392 +EDI: CAPITALONE.COM Dec 22 2017 18:48:00 Capital One, Attn: Bankruptcy, Po Box 30253,  
Salt Lake City UT 84130-0253  
4966394 +EDI: CHASE.COM Dec 22 2017 18:48:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,  
Wilmington DE 19850-5298  
4966395 +EDI: CHASE.COM Dec 22 2017 18:48:00 Chase Card, Po Box 15298, Wilmington DE 19850-5298  
4966397 +EDI: CITICORP.COM Dec 22 2017 18:48:00 Citicards Cbna, Po Box 6241,  
Sioux Falls SD 57117-6241  
4966389 EDI: IRS.COM Dec 22 2017 18:48:00 IRS Centralized Insolvency Oper., Post Office Box 7346,  
Philadelphia PA 19101-7346  
4966399 +E-mail/Text: kabbagebankruptcy@brantonlawfirm.com Dec 22 2017 18:49:41 Kabbage,  
730 Peachtree St NE #1100, Atlanta GA 30308-1263  
4966400 +E-mail/Text: unger@members1st.org Dec 22 2017 18:49:40 Members 1st F C U, 5000 Louise Dr,  
Mechanicsburg PA 17055-4899  
4973563 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 22 2017 18:49:31  
Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,  
Harrisburg, PA 17128-0946  
4966403 +E-mail/Text: bankruptcies@wingsfinancial.com Dec 22 2017 18:49:40 Wings Financial Cu,  
14985 Glazier Avenue, Apple Valley MN 55124-7842

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4966398\* Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346,  
Philadelphia PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 24, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2017 at the address(es) listed below:

Dawn Marie Cutaia on behalf of Debtor 1 Titus Andrew Huyghue dmcutaia@gmail.com,  
cutaialawecf@gmail.com/r46159@notify.bestcase.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa31@ecfcbis.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**Debtor 1 **Titus Andrew Huyghue**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2579**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

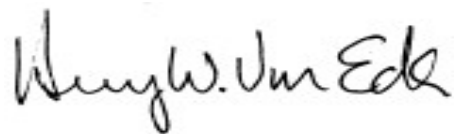
EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-03723-HWV****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Titus Andrew Huyghue

**By the  
court:**Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

December 22, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**